(51) International Patent Classification⁷: G06F 17/60

(21) International Application Number: PCT/AU00/01016

(22) International Filing Date: 28 August 2000 (28.08.2000)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
PQ 2506   27 August 1999 (27.08.1999)   AU

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(81) Designated States (national): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZW.

(84) Designated States (regional): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

Published:
— With international search report.

[Continued on next page]

(54) Title: E COMMERCE SYSTEM
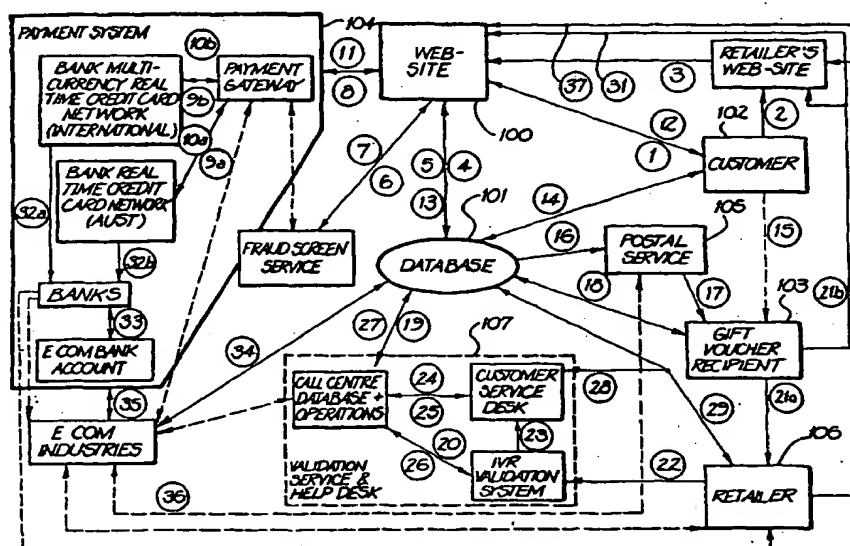
(57) Abstract: The present invention relates to a method for facilitating the issue and redemption of goods/services vouchers, such as gift vouchers. In the method and system of the present invention, the gift voucher is issued and transmitted over a computer network of a beneficiary, preferably via electronic mail. A claim number associated with the gift voucher is stored in a system database. The beneficiary may redeem the gift voucher by attendance in a store or via a subscribing E Commerce web site. On redemption, the beneficiary provides the claim number and it is compared with the claim number in the database to establish a match, before redemption. The beneficiary may redeem the gift voucher by a number of different pathways.

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WO 01/16813 A1

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

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E COMMERCE SYSTEM

Field of the Invention

The present invention relates in a first aspect, to an
5   electronic commerce system and method for facilitating the
purchase of goods and services over a computer network,
such as the Internet, and particularly, but not
exclusively, relates to a system which facilitates the
secure issuing and redemption of gift vouchers which may be
10 redeemed for payment or part payment of goods from a
subscribing merchant. A further aspect of the invention
relates to an electronic commerce system and method for the
monitoring and redemption of loyalty system units. Yet a
further aspect of the invention relates to the issuing and
15 redemption of an electronic stored value transfer
instrument.

Background of the Invention

Although the following description, in relation to the
first aspect of this invention, will be given particularly
20 in relation to the purchase of gift vouchers via the
electronic commerce system of the present invention, it
will be appreciated that the system is not limited to the
purchase of gift vouchers and could be extended to be used
for other items, such as tickets for transport, tickets for
25 events and generally any items which can be purchased via a
computer network such as the Internet.

Electronic commerce has vast potential for the
exchange of goods/services items over computer networks,
such as the Internet and the World Wide Web. The uptake of
30 "e" commerce by the general public, however, has been slow,
due to a number of problems, including security of payment
(people are reluctant to give their credit card details
over a network) and procedures for insuring that goods have
been delivered (post, courier delivery and other mail is
35 generally used to ensure that goods are delivered). The
power of the computer network is not employed to deliver

goods/services items partly because some items are not suitable for delivery over a computer network and also partly because it can be difficult that even items which are capable of being delivered over a network are correctly

5 delivered. There is also a general lack of network location (e.g. "sites" including World Wide Web sites) which offer for sale a multiplicity of goods/services country wide and worldwide from a number of goods/service providers - usually each Web-site only provides

10 goods/services of the merchants/manufacturers who own the Web-site.

The provision of gift vouchers is a popular way for manufacturers/merchants to sell their products particularly given the advantages to people who wish to buy gifts for

15 friends, loved ones and others but are not certain exactly what to buy them. Gift Vouchers are well known in general commerce. There are a number of difficulties, including those discussed above, however, in fully utilising the facilities of the Internet to obtain and distribute gift

20 vouchers. Web-sites that operate gift voucher systems presently only allow for redemption of the gift vouchers by the operator of the gift voucher providing Web-site. For example, a Web-site is known which provides for the sale of books and other publications from the Web-site. Gift

25 vouchers are provided but must be redeemed by the operator of that Web-site, i.e. for purchase of books and other publications from the company owning the Web-site. Further, delivery of gift vouchers is usually by the standard prior art method of the postal service. That is,

30 a person will purchase a gift voucher, it will be delivered to the intended recipient of the gift voucher by mail. The problem with utilising the computer network to deliver gift vouchers i.e. by electronic mail is that there are no reliable secure validation procedures. There is nothing to

35 stop an unscrupulous person printing out multiple numbers of the same gift voucher delivered over email and

attempting to redeem all copies. Email gift vouchers are known, but again, redemption is limited to the company who actually issues the gift vouchers via email, generally in text format, and that way the company can ensure that only

5   one gift voucher is redeemed and not multiple copies of the same email. One aspect of the present invention is concerned with the provision and redemption of gift vouchers and other goods/services items which are preferably capable of being delivered to beneficiaries over

10 a computer network.

Third party loyalty systems, such as "frequent flyer" point systems and credit card rewards points systems are well known. There is no convenient system to enable the tracking and authorising on behalf of third parties for

15 redemption of loyalty points on-line, however. Another problem with such systems is that the updating of the users points records is slow and often mistakes can be made. Another aspect of the present invention is concerned with a method and system for tracking redemption of loyalty units,

20 such as loyalty points, to facilitate loyalty systems.

Value transfer instruments such as cheques are traditionally provided as a certificate signed by an owner of an account for a particular amount. The account owner physically transfers the certificate to a beneficiary. The

25 beneficiary subsequently redeems the certificate and an account of the beneficiary is updated with the value of the certificate and the account of the provider is debited accordingly. This conventional system is open to fraud e.g. if a cheque is appropriated by a fraudster instead of

30 the beneficiary it is a reasonably simple matter for the fraudster to redeem the cheque. Further, there is no satisfactory system for electronically dealing with such value transfer instruments e.g. transmitting the value transfer instrument to the beneficiary over a network.

35 This is even more likely to be subject to fraud. Yet a further aspect of the present invention is concerned with

the provision and secure redemption of value transfer instruments, such as cheques, which are preferably capable of being delivered to a beneficiary over a computer network.

5

Summary of Invention

From a first aspect, the present invention provides method for facilitating the issuing and redemption of goods/services vouchers, comprising the steps of, for

10   issuance of a goods/services voucher;

issuing the goods/services voucher:

generating a token associated with the goods/services voucher;

storing the token in a system database, and

15   for redemption of the goods/services voucher:

requiring the provision of a token, comparing a provided token with the token stored in the database, and, if the tokens match designating the voucher as redeemed.

Preferably, the system, on receipt of the first token,

20   provides a further token to the person redeeming the goods/services item, the further token being associated with the goods/services item and acting as a receipt for redemption.

Preferably, the goods/services item is a gift voucher,

25   airline ticket or ticket for an entertainment event.

Preferably, the goods/services item is provided to the beneficiary over a computer network, preferably by electronic mail.

Preferably, the first token is a number, which will

30   hereinafter be termed a claim number, and the further token is preferably a further number, which will hereinafter be termed a receipt number.

Other information may be provided for redemption of the goods/services item, apart from the token, and may

35   include the value of the goods/services item (stored instrument value), the validity date or expiry date, store

or outlet number of a particular merchant. Information on
each of these items may also be stored in the database for
comparison with corresponding provided information.

In operation, the redeemer, who may be an operator at
a store, where for example, the gift voucher is being
redeemer, accesses the redemption system and provides the
first claim token and other required information to the
redemption system. The redemption system preferably
includes a means for storing the claim number and other
information, and means for comparing the claim number
provided by the redeemer with the stored claim number (and
any other information that is required). If the comparison
is correct, the receipt number is provided to the redeemer
and the system logs the gift voucher associated with the
claim number as redeemed preventing duplicate redemption.
The redemption system preferably includes a database
storing information relating to the goods/services item
associated with the claim number, and the information may
include such things as the identity of the intended
recipient of the goods/services item, address, operator who
will be redeeming the gift voucher (e.g. book store,
airline, entertainment, product owner), etc. The
redemption system may be accessed via the Internet or
computer network (direct or via modem), or by telephone
using interactive voice operation.

The system is preferably accessible over the Internet
(preferably Web enabled Internet site) preferably both in
order to facilitate a customer purchasing a goods/services
item and a beneficiary to redeem the goods/services item.
In a preferred embodiment, the method includes the step of
enabling a plurality of pathways for purchase of the
goods/services item. The pathways may include, but are not
limited to, the following

1. A link to the system via a merchant or e-tailer Web
site.

2. Directly via a system Web site.

3.   Via a link to the system from a portal site.

4.   On-line to merchants Web site (the merchant dealing
with the monetary transaction and providing data in a
separate secure communication to the system to advise the
5   system of the transaction details).

5.   Attendance by a customer at a merchant location, (the
merchant dealing with the transaction and providing secure
transaction data separately to the system).

Preferably, the method further includes the step of
10   enabling promotions, by enabling a promotion provider to
use the system to provide goods/services items preferably
of third parties, if not that of the provider to designated
beneficiaries.

The enabling of multiple pathways for purchase of a
15   goods/services item is a particular advantage of the
preferred embodiment of the present invention.

Preferably, the method includes the step of enabling a
plurality of pathways for redemption of the goods/services
item.   Redemption may be on-line or at a merchants premises
20   (in-store).   Redemption from a merchants premises may be by
way of a connection to the system via the following:

1.   Via the EFT system or similar banking network device
(in-store or on-line).

2.   Via telephone to an interactive voice operation (in-
25   store).

3.   On-line at the point of sale using a Web interface via
the Internet which interacts directly with the system (in-
store).

4.   Via a merchant's point of sale system (where such
30   merchant has centralised database systems) to a merchants
central database for redemption.   Such database will
communicate with the system via a secure data transfer link
preferably Virtual Private Network (VPN) which may or may
not operate over the Internet (in-store).

35   The method preferably includes the step of enabling
on-line purchase of items utilising the goods/services

item from, for example, E Commerce Web sites. Each E
Commerce Web site which is enabled in accordance with this
method step preferably includes interface means for
interfacing between the E Commerce Web site and the
5   system, to facilitate redemption and, preferably, part or
full payment.

The method preferably includes the further step of
enabling purchase of the goods/service item by the
customer on behalf of the beneficiary and also, preferably
10   enables a delivery pathway to the beneficiary and a
purchase pathway for the customer.

Preferably, partial redemption of the goods/services
item may be enabled. Where the goods/services item is a
gift voucher, the method enables the option of partial or
15   full value redemption of the gift voucher. Further, the
method preferably enables the gift voucher to be fully
redeemed for a part value of a purchase, the full value of
the purchase being made up by the beneficiary, e.g. by
paying from a beneficiaries account. Preferably, the
20   system tracks partial redemption and enables redemption of
the gift voucher for part of the value of a purchased
product partial redemption and part-value purchase may be
implemented on-line via a merchants E Commerce site.

From a second aspect, the present invention
25   provides a system for facilitating the issuing and
redemption of goods/services vouchers, comprising a
computing system arranged to issue a goods/services
voucher, to generate a token associated with the
goods/services voucher for storage in a system database,
30   receiving means for receiving a token, comparison means for
comparing the received token with the stored token and, if
the tokens match, designating the voucher as redeemed.

This second aspect of the present invention may
include any or all of the features of the first aspect of
35   the present invention.

Preferably, there is further provided means for issuing a further token in response to the claim token(s) provided to the database and the claim token(s) stored in the database matching each other.

5   The system preferably includes means for providing the goods/services item to a beneficiary, preferably by communication over a computer network (e.g. e-mail). The claim token(s) is also preferably provided to the beneficiary by this means.

10   Preferably, the system includes means enabling the customer to order the goods/services item preferably via computer network.

Preferably, the system includes multiple pathways for enabling the customer to order the goods/services item,

15   including but not limited to; a link to the system from a merchant or e-tailer Web site; directly to a system Web site; a link to the system from a portal site. Also by data communicated to the system from a merchant (merchants Web site or a merchant location). The system is also

20   preferably arranged to receive data from a promotion provider to enable provision of promotion goods/services items to designated beneficiaries.

The system also preferably includes means enabling on-line redemption of goods/services items. This means

25   preferably includes providing an interface means between a merchant or e-tailer system and the system, such as an E Commerce Web site. Preferably the interface will pass the redemption data using extensible Markup Language over a secure session between the user/merchant and the system

30   using but not limited to the triple Data Encryption Standard (DES) of the Secure Socket Layer (SSL) protocol.

The system also preferably includes a means enabling redemption from in-store point of sale. This may include telephone access to an interactive voice operation. It may

35   also include a link via an EFT device (or other transactional processing device linked to a payment network

such as a bank network) to the system. It may also include
a Web interface from the point of sale to the system or
directly through the merchant's network where centralised
to the system (or a synchronised replica of relevant

5   portion of the system preferably set up via a Virtual
Private Network) relating to the merchant.

Means are also preferably provided in the system to
enable partial redemption of the goods/services item and to
enable redemption of the goods/services item for part of a

10   larger purchase.

From a third aspect, the present invention provides a
system for the validation of a goods/services item
delivered to an intended recipient over a computer network,
the system comprising a database which records a first

15   token associated with the goods/services item, means for
accessing the database to enable the first token to be
provided to the database by a person redeeming the
goods/services items, means for comparing the first token
provided to the database with the first token stored in the

20   database and means for logging the goods/services item as
redeemed when the first token provided to the database and
the first token stored in the database match each other.

This third aspect of the invention may include any or
all of the features of the second aspect of the invention

25   discussed above.

From a fourth aspect the present invention provides a
system for the provision of goods/services items to
intended recipients for redemption in return for
goods/services, the system comprising a computer network

30   site accessible by users to obtain goods/services items,
and a database which includes the identities of a plurality
of different goods/services providers where goods/services
items can be redeemed, and means enabling the user to
select a goods/services item for anyone of the providers.

35   Preferably, the providers are merchants, airlines or
entertainment providers, and the site is preferably a Web-

site or service and enables access to all different
merchants that are subscribing to the Web-site or service.
Preferably, the goods/services item is a gift voucher,
airline ticket or entertainment ticket which may be
5   provided via email to the intended recipient.

Preferably, the database stores goods/items providers
from different countries and of different categories and
the user accessing the Web-site can choose by category and
country which goods/services item provider they wish to
10   obtain and which goods/services from.

From a fifth aspect, the present invention further
provides a goods/services item comprising a ticket or gift
voucher, the ticket or a gift voucher being arranged to be
provided by email and including an attachment with the
15   email which includes graphic information on the attachment.
Preferably the graphic information is "rich".

Where gift vouchers are presently provided by email,
in the limited manner discussed in the preamble, they are
usually provided as a plain text email. Preferably, with
20   the present invention, an attachment is provided or an
image is embodied within the e-mail which, when printed
out, gives a pleasant aesthetic appearance to the gift
voucher or ticket. Preferably, the attachment or embodied
image is provided as a JPEG.

25   The gift voucher is preferably provided by way of a
system in accordance with the third aspect of the present
invention. Preferably, a plurality of different merchants
subscribe to the system, requiring gift vouchers (being the
goods/services item in question) redeemable for products
30   that they are offering. It is desirable, and often
required by merchants, that a gift voucher that is to be
redeemed for their particular products or services have an
appearance associated with the merchant, e.g. a logo, a
particular promotion graphic. The system preferably
35   includes a database storing designated merchant image data.
The image data is provided to determine the appearance of

the gift voucher associated with the particular merchant.
Preferably, when the system receives an order for a
particular merchants gift voucher, an image is generated
including graphic information governed by the image data
5   associated with the merchant, data relating to the
purchaser, recipient, claim token, and based upon the terms
and conditions specific to the merchant. The fully
compiled image is then provided by the system for the e-
mail.

10   The method and system of the first and third aspect of
the invention can, with some adaptation, facilitate the
provision and processing of a secure stored value transfer
instrument.

From a fifth aspect, the present invention provides a
15   system for the provision and processing of a stored value
transfer instrument, the system including means for issuing
a stored value transfer instrument, including a claim token
associated with the stored value transfer instrument,
database means for storing the claim token, and redemption
20   means for receiving a claim token, comparing it with stored
claim tokens to locate a matching claim token, and
redeeming the associated stored value transfer instrument.

Preferably, the stored value transfer instrument
operates as an account cheque for a bank or similar
25   institution account.

Preferably, the system includes a link from the bank
system to the system. On a cheque being drawn, the bank
system advises the system via the link. The system issues
the cheque and updates the database with the claim token.
30   The system provides the cheque to the beneficiary.

Preferably, the link from the bank system is a secure
encrypted communication link, preferably using no less than
triple DES of the SSL protocol.

Redeeming banks systems, are also preferably linked to
35   the system of the present invention. On redemption, the
redeeming bank provides the claim token to the system,

where the redemption means compares the provided claim token with the claim token in the database, and enables redemption.

Preferably, the redeeming bank system is linked using triple DES of the SSL protocol with passing of redemption data using extensible Markup Language.

Preferably, as well as the claimed token, other information may be used for redemption, including the value of the stored value instrument.

A holding account may be associated with the redemption system in which the value of the value transfer instrument is held until redemption.

Preferably, the stored value transfer instrument may be provided to the beneficiary on-line and may be used for on-line purchase of products or on-line redemption. For example, via the system, a drawer could provide a cheque on-line to the beneficiary. The beneficiary may then enter the cheque into their bank account via an on-line interface which communicates directly using encryption technologies. Alternatively, a cheque could be used as "electronic cash" to purchase goods/services items via the Web.

Fraud is limited compared to the present day value transfer instruments such as cheques, because of the claim token and the system database which enables the comparison of a provided claim token(s) with the stored claim token.

The cheque can be redeemed only once, which means that a fraudster could not succeed in multiple redemption of a single on-line delivered cheque by e.g. producing further e-mail copies.

The method and system of the first and third aspects of the present invention also lend themselves, with some adaptation, to facilitating the provision and redemption of third party loyalty units, e.g. in loyalty points schemes.

From a sixth aspect the present invention provides a system for facilitating the provision and redemption of third party loyalty units, comprising a database storing

information on loyalty members and loyalty units associated
with each loyalty member, a means for generating a loyalty
units instrument and a loyalty token associated with the
loyalty units instrument, and redemption means for

5   redeeming the loyalty units instrument, the redemption
means being arranged to compare the loyalty token
associated with the loyalty units instrument and the stored
loyalty token and redeem the loyalty units instrument if
the comparison is a match.

10   Preferably, a secure communication interface is
provided with a loyalty units provider system. This
interface enables the system of the present invention to be
updated with e.g. a number of loyalty points for a
particular user, and also preferably enables the system to

15   update the loyalty units provider system when redemption of
loyalty points has occurred.

        The loyalty units instrument may be issued as an e-
mail voucher for a certain number of points. It may be
able to be partially redeemed, for a partial number of the

20   points. The loyalty units instrument may be used in on-
line retailing or off-line retailing.

        Features and advantages of the present invention will
become apparent from the following description of an
embodiment thereof, by way of example only, with reference

25   to the accompanying drawings, in which:

        Figure 1 is a diagram of a system in accordance with
an embodiment of the present invention

        Figure 2 is a flow diagram illustrating multiple
pathways for purchase of a goods/services item in

30   accordance with an embodiment of the present invention, and
generation and delivery of the goods/services item to a
beneficiary:

        Figure 3 is a flow diagram illustrating multiple
pathways for redemption of a goods/services item generated

35   by a system in accordance with an embodiment of the present
invention'

Figure 4 is a diagram illustrating a system for facilitating the provision and redemption of a value transfer instrument in accordance with an embodiment of the present invention, and

5   Figure 5 is a diagram illustrating a system for facilitating the provision and redemption of loyalty units in accordance with an embodiment of the present invention.

Referring to figure 1, a system is illustrated which enables the user to obtain gift vouchers for the redemption
10   of goods/services from merchants which subscribe to the sytem.   The system also comprises a Web-site 100 or central service which can be accessed via the Internet by a person wishing to purchase a gift voucher for a person (intended recipient) they wish to purchase a gift for.   The Web-site
15   100 has access to a database 101 which stores information by country and category of multiple merchants subscribing to the system.   The user 102 accessing the Web-site can choose by country and category which merchant they wish to purchase a gift voucher for, e.g. a book shop, a record
20   shop, etc.   On selecting the particular gift voucher they wish to buy, the customer can select or enter a price they wish the gift voucher to be for, and details of the intended recipient, e.g. person's name and e-mail address, street address (for recipient 103).   On selecting the
25   particular gift voucher, the customer 102 can then pay utilising the payment system 104 which we will describe in more detail later on.

The gift voucher is then delivered by the system.   It may be delivered by the postal service 105 but, in the
30   preferred embodiment, where the intended recipient 103 has access to a computer, it will be delivered by electronic mail.

On delivery, as well as the gift voucher, the recipient 103 is provided with a claim number, which is a
35   series of digits which is associated with the gift voucher and which is also recorded in the database 101 together

with details of the gift voucher which is being delivered
to the recipient. The recipient may also be provided a
password preferably by delivery in a second e-mail.

5   Attending at the merchant 104, the merchant redeeming
the gift voucher for the goods/services item, e.g. a book
or other purchase, accesses the redemption system 107.
Access in this embodiment is by way of telephone and
interactive voice recognition system 108. It could just as
easily be via computer network, Internet and the Web-site,
10   100, however. On accessing, the merchant operative 106
enters the required claim token information (and any other
information that may be required, e.g. value, name) by
punching in the code on the telephone keys. The redemption
system checks the claim token(s) against the claim token(s)
15   stored in the database for the gift voucher and if the
comparison is positive logs the gift voucher as redeemed
and provides a receipt number, which is a further number,
to the merchant. The merchant marks the receipt number on
the gift voucher and the recipient preferably signs the
20   gift voucher. The gift voucher is then redeemed. The
recipient may also be required to show identification pre
redemption.

        This redemption system prevents fraud by an
unscrupulous recipient who may wish to print out many
25   copies of an email. If the recipient tried to do this,
using the same claim token(s), the redemption system 107
would already have logged the gift voucher as redeemed.
The merchant will not cash-in such a further gift voucher,
without being provided with approval and the receipt
30   number.

        Operation of the system will now be described in more
detail with reference to the figures. The following
description includes numbers in the left column which refer
to the corresponding numbers of figure 1 (note that the
35   numbers are in blocks), showing how the system works.

Purchase System

1. Customer accesses Web-site for purchase or to go to help desk services (Lost gift voucher, transfer to another person, request refund etc).

5   2. Alternate customer access to the system Web-site via the Merchant's Web-site (if available)

3. Link either to the system Welcome Page or the (specified Merchant's) Gift Voucher Details Page.

4. When customer purchases a gift voucher all details are
10   stored in the database prior to going through the payment system in case payment fails in any way the order is logged (except credit card details which are not stored and sent directly to the banking network using Data Encryption Standards). Database must
15   ensure that the limit per credit card is not exceeded (preferably $500/credit card/day, $2,000/credit card/month). Database should also look out for anyone making large value purchases from the same email address especially if sending to themselves. Payment
20   may be made not only by credit card but also using other services such as debit card, Bpay, voucher etc.

Fraud Screen Service for Credit Cards

Credit card details when entered are cross checked
25   against the database to ensure that:-
(1) Credit card is still current.
(2) the expiry date on the credit card is no more than 5 years into the future as they will be fraudulent,
(3) if customers have entered their card number with
30   spaces, hyphens and any other non-numerical characters, these can be stripped out,
(4) expiry dates are converted to four digit format MMYY with no extraneous characters such as/,
(5) Luhn's sum check is performed to eliminate made up
35   numbers (www.worldwidemart.com/scripts/ccver/shtml has a type of script for this), and

(6) the credit card is not a known "bad card" number
in our database.

The Web-site must ensure that once a customer has
submitted their card details that they are unable to

5   re-submit the transaction again until the transaction
has been completed.   This will prevent them
accidentally paying twice for the same goods/services,
(e.g. by attaching a key to the transaction).

5.   If database finds that the card is not a fraudulently

10   listed card then transaction can continue to
preferably a more formal Fraud Screen Service which
performs over 100 verification steps and provides a
probability to the system of the card holder being
bonafide. Such steps will include, for example, check

15   of IP address versus country card location, freemail
versus non-freemail accounts, time of day etc. If the
credit card matches a card in the database which has
been used fraudulently or the probability of the
purchaser being non-bonafide is high, then the

20   customer is notified that the transaction has not been
approved and to ring their bank or contact the system
help desk if they need help.

6.   Credit Card details are sent to the Fraud Screening
Service.

25 7.   When the credit card is recommended, then the
transaction can continue to the Payment Gateway. If
the credit card details are not recommended, then the
customer (12) is notified that the transaction has not
been approved and to ring their bank or contact the

30   system help desk if they need help.

Payment System

8.   Recommended transactions are then sent to the Payment
Gateway.

35 9.   Payment Gateway forwards information to the Banking
Network ((a) payment gateway services may be multi-

currency for clearance of International, and (b) national) for real-time account or credit card clearance.

10. When the account information or credit card is approved, then the transaction goes back to the Payment Gateway. If the credit card details are not recommended, then the customer (12) is notified that the transaction has not been approved and to ring their bank or contact the system help desk if they need help.

11. Each transaction from the payment gateway is returned with a reference number which should be attached to the customer's order (this is preferably not used as a receipt number for the customer). The payment gateway also sends back response codes for the transaction (either as approved or declined and reasons for why the card is declined).

Customer Notification

12. When the payment is approved, the customer is notified of the outcome of the transaction, thanked for using the system and a receipt number is supplied. If the payment details are not recommended, then the customer is notified that the transaction has not been approved and to ring their bank or contact the system help desk if they need help.

Gift Voucher Generation

13. The Web-site sends details back to the database. The claim token(s) generated in response to the transaction is also logged. The database supplies fields for the JPEG image of the merchant gift voucher which has preferably the following fields (To: From: Amount: Merchant name: Name of recipient: Validity period (date, next working day) To (date, length to expiry set by each merchant), and Claim number:

(randomly generated or part generated from encryption algorithms which may be provided by the merchant for integration with the merchant's Point of Sale). The gift voucher may also be housed at a specific IP
5   address on the Net for later access or print.

Postal Service

14.   The database sends out the gift voucher as per the customer's instruction with a receipt to the
10   customer's email (unless specified that they do not want a receipt by email) - gift voucher may go to customer's email (for them to send / put in a card). E Com may communicate to past customers via email for marketing purposes. Registered users of the email
15   reminder service will also be contacted via email re their reminders and for marketing purposes. Database may also be triggered to send email to the customer in the event of unsuccessful delivery to the recipient. Database may send email to customer of successful
20   delivery to the customer nominated address.

15.   Customer may deliver themselves.

16.   Database may send info to system postal service for delivery (list sent at regular intervals at least daily) (Gift voucher + gift voucher details along with
25   information on delivery name and address + message for card + card).

17.   Postal service mails printout of email gift voucher in a voucher card or sleeve to a recipient. The system may communicate to gift voucher recipients via post
30   for marketing purposes.

18.   Database may deliver the gift voucher by email direct to recipient. The system may communicate to gift voucher recipients via email for marketing purposes. Also email voucher will trigger a response to the
35   database of successful delivery (and opened gift voucher). If delivery is unsuccessful, database may

automatically send email to customer of unsuccessful delivery and request either they check the email and provide the system with the correct email or that the system delivers to them directly (preferably response via a designated form on the help desk (on-line and off-line).

19. Each day the database sends a file of newly purchased gift vouchers to the Call Center (Validation Service/Help Desk) so that they can update their database. Call Centre will preferably also have Internet access to a special customer service passworded web interface to the system which may supersede the daily file updates.

20. /26 IVR database interfaces directly via a synchronous connection using a Virtual Private Network with the system database. The Call Centre staff also have access to IVR for redemption of gift vouchers.

Redemption

21. A recipient goes to a merchant to redeem their gift voucher. (Either in store (21a) or on-line (21b)). The recipient holds information on the voucher in paper format such as a printout of the e-mail message or e-mail voucher image; via a WAP enabled mobile phone; via Palm Device or stored on their Smart Card after download from the Internet.

22. The merchant registers the information and uses the redemption system such as the IVR Validation service, POS interface, web interface or EFT device. In the case of the IVR system, the IVR may be located at a global communication centre and detect incoming call country and play message in appropriate language.

23. If the merchant is having problems with the IVR redemption they may speak to the help desk staff.

24. /25 Help desk staff access the database and record problems as they come in - they may also redeem a voucher if required as back up to the IVR system.

Call Centre may also be provided the facility to issue
vouchers to appease unhappy customers. Such a
facility may also be provided to third parties such as
merchants for their customer service and retention
management systems.

27. Data on redeemed gift vouchers are sent daily to the
system database, including phone number of the store
where redemption took place.

28. Recipients with problems with their gift voucher
redemption may ring a freecall or local call customer
service desk number.

29. The database generates a monthly report emailed/sent
to merchants on (1) gift voucher sales, (2) redeemed
gift vouchers, and (3) payments made to the merchant
preferably with location of the store of redemption.
The report is also available for viewing within a
secured web interface or via secure XML data
transmission using preferably DES SSL protocol.

31. A link to the Web-site will be placed in the delivered
gift voucher email notification sent to the recipient.
Recipient's will be able to access on-line help desk
forms for submission to the database (Lost gift
voucher, transfer to another person, request refund
etc)

Payment to System Operator and Merchants

32. Bank Merchant Facility

33. Banking network deposits money into system bank
account via the system Merchant Bank Facility.

34. Database generates reports for system including (1)
Sales by Merchant, (2) Redemptions by merchant, (3)
Daily gift voucher payments to be made to merchants,
(4) Postal service report including numbers of gift
vouchers forwarded to the postal service and payments
required to the service and (5) a report on any
unsuccessful deliveries and action to be taken.

35. System forwards payments to merchants via commercial banking software and may allow for automated reconciliation. System updates database on payments made to merchants.

5   36. System pays postal service as per arranged method.

Merchant Web-site Access

37. Merchant can log onto the Web-site and download more regular reports of their (1) gift voucher sales, (2) redeemed gift vouchers, and (3) payments made to the
10   merchant with location of the store of redemption.

Figure 2 is a flow diagram illustrating a purchase and generation operation of the voucher system, which includes
15   some enhanced features. In particular, the system has been designed to facilitate customer order of gift vouchers via multiple pathways, both on-line (in multiple ways) and off-line (e.g. attendance at a store).
Referring to the figure, a customer 200 wishes to buy
20   a voucher for a beneficiary 201. The customer has a number of purchase path choices:
1. the customer 200 accesses a merchants or e-tailers Web site 202. The merchant/e-tailer is offering system vouchers for purchase against their products. The
25   customer 200 orders a voucher via a link 203 over the Internet to the voucher system 204 (note the voucher system includes the database, payment gateway and other facilities which have been described in relation to figure 1, but are not illustrated here for purposes of clarity). The system
30   204 preferably carries out the fraud screen and also receives payment for the gift voucher by way of the payment gateway. The system 204 also receives the information as to who the designated beneficiary is and to where the voucher is to be sent.
35   2. The customer 200 purchases the gift voucher and provides the payment and beneficiary information directly

via the voucher system Web site 205, on-line over the
Internet.

3.   By way of a portal site 206 on the Internet. The
portal site enables purchase of products using a branded
5   portal voucher, SuperVoucher or currency from multiple
merchants within a program. The portal site may offer a
portal voucher for sale to the customer 200. For portal
vouchers, the customer will need to details and the voucher
system 204 will generate the voucher including the merchant
10   details so that the beneficiary can redeem the voucher with
the appropriate merchants in the program. Information for
generation of the voucher is by way of an Internet link 207
from the portal site 206 to the voucher system 204.
Additionally, the portal may also allow supply of a
15   specific merchant's voucher which the system will service.
The beneficiary may redeem the voucher on-line preferably
but not limited to via the portal site which will provide
information on merchant redemption locations for their
program and links to the appropriate merchants within the
20   portal program. For merchant specific vouchers, the
voucher may be redeemed directly at the merchant's outlet.

4.   By way of a merchant, but without a simple direct
link to the voucher system 204. The customer 200 may
attend at a merchant (actually at the merchants location)
25   or go on-line to a merchants Web site 207. Rather than on-
link from the customer directly to the voucher system or
from the merchant terminal directly to the voucher system
204, the merchant 207 wishes to deal with fraud screen and
payment for the voucher themselves. They do this in step
30   208. The voucher system 204 is then alerted via a separate
communication (preferably XML encrypted) 209 of the
beneficiary and other voucher details. In this case the
voucher system 204 does not deal with payment but still
takes a commission, transaction or licence fee for dealing
35   with the voucher process at issuance and redemption.

The customer 200 thus has a number of options for purchase of a gift voucher. Similarly, merchants have a number of options open to them to interface with the voucher redemption system (either by using direct-through links to the voucher system 204 or by providing separate communication links).

An advantage of the portal arrangement and the direct link to the voucher system 204, is that the voucher system can deal with all funds transfers. The portal site does not have to deal with any funds themselves and does not have to transfer any funds to subscribing colonists on the portal. The voucher system 204 banks the funds from the customer, for example, and subsequently provides the payment to the colonist/merchant, minus the commission. The portal site has not had to deal with any money issues. The voucher here is in fact tantamount to "electronic cash".

Generation of vouchers may also be achieved by a further path. Often, goods/service providers may wish to provide a promotion to designated beneficiaries. For example a telecommunications provider may wish to provide free Internet access. The present system enables a voucher for such promotion to be distributed to beneficiaries, customers (current and prospective) or subscribers. The promotion provider 210 provides batch data (in this embodiment) including a file of beneficiaries and information on the vouchers that are required to be provided to the beneficiaries. The voucher system 204 then issues the vouchers to the beneficiaries 201 and deals with the redemption. The vouchers may be redeemed against bills of the service provider, for example (e.g. telecommunications bills) or with other merchants participating in the promotion program who have access to the redemption system.

As discussed above, the voucher system may distribute the vouchers to the beneficiaries 201 by any number of

pathways. Preferably, however, the pathways will either be post or on-line (preferably by e-mail). In accordance with an embodiment of the present invention, where vouchers are distributed over a communications network such as the
5 Internet, transmission (the e-mail) will include a voucher attachment. The voucher attachment is generated using information stored in the system 204 database, to enable the attachment to have a different appearance depending upon which goods/service provider is responsible for the
10 voucher.

The voucher attachment generation process (shown in figure 2) includes the following steps:

1. The voucher system 204 identifies the merchant.

2. It locates the image data from the database
15 corresponding to the particular merchant (e.g. the image data may include anything that the merchant desires such as an advertising photograph, merchant logo, etc). The attachment image is generated from this image data.

3. Data is then entered from information provided to
20 the voucher system 204 for the beneficiary, e.g. beneficiaries name, amount of purchase, etc.

4. The claim code is generated.

5. The attachment is sent to the beneficiary by e-mail (alternatively it can be printed and sent by post).
25 Figure 3 illustrates the many pathways by which the beneficiary 201 may redeem the voucher. As well as via a call centre 107, there are a number of other ways which can be implemented. The voucher is also preferably arranged for partial redemption (so that part of the value of the
30 voucher can be redeemed) or to be redeemed for part of a larger purchase.

Referring to figure 3, the voucher may essentially be redeemed in two ways:

Firstly, the voucher may be redeemed for
35 goods/services by physical attendance of the beneficiary at a goods/services outlet (in-store 211). At point of sale,

the customer presents the voucher to the POS operative. There are a number of pathways by which the operative can use to redeem the voucher with the system 204. These include:

5   1.   A Web interface 212 with a Web server 213 of the system 204. The Web interface may be by way of PC browser, WAP, or any other Web interface communications means. The Web server 213 interfaces with the database 214 (equivalent to database 101 of figure 1) to validate and redeem the
10   voucher so that the POS operative can confirm the purchase.

       2.   The POS operative may also use Interactive Voice System 215, preferably via a call centre or communications centre as described in relation to figure 1, and IVR database 216.

15   3.   A further alternative is use of EFT devices 217. EFT devices 217 are ubiquitous in most goods/services outlets. In an embodiment of the present invention, the EFT device is also adapted to communicate with an EFT interface 217 to the system 204 of the present invention.
20   The claim code, amount of transaction and any other details (e.g. PIN, merchant outlet number) are entered by the device 217 and communicated to the system 204 via the EFT interface for clarification of redemption.

       4.   A further alternative for redemption is via a
25   barcode scan system or other direct POS system which interfaces with the merchants database updated by the system using secure synchronous data communications 219.

       Note that the voucher may be redeemed for a partial amount of the available amount. In this case an amount is
30   transmitted to the system 204 for which the voucher is to be redeemed. The system 204 updates the amount remaining on the voucher and the database 214, so that that remaining amount can be used for a subsequent purchase. Further, the voucher may be used for part of a larger purchase, and the
35   POS representative may take the rest in an alternative method of payment e.g. credit, cash.

Secondly, the beneficiary 201 may redeem on-line e.g. via an E Commerce Web site 220 (supported by an e-tailer or an merchant). In this embodiment of the present invention, the system includes an interface with the E Commerce Web
5   site 220 in the form of software 221 integrated into the E Commerce payment site.

The beneficiary 201 selects a goods/services item to purchase and the payment site then at 222 asks the beneficiary 201 which method of payment is required e.g.
10 credit card or gift voucher. If a gift voucher payment is required the beneficiary is requested to enter the claim code, expiry, amount and any other details on a Web page 223 and then submit the gift voucher for redemption. In the case that there is no upsale (e.g. that the voucher is
15 for the purchase of goods/services items that are the same as or less than the value of the voucher), then an electronic receipt 224 is issued to the beneficiary 201. Prior to redemption of the voucher, however, a validity check 225 is carried out by communication 226 with the
20 system 204. Preferably the communication is via DES SSL protocol where redemption information is transmitted using XML. Redemption and receipt issuance only proceed if a validity check of the gift voucher results in a validity being confirmed.

25   As with the in-store method of redemption, the gift voucher may be redeemed partially. An amount may remain on account with the system 204 for later further redemption.

In the case where the gift voucher is to a value which is less than the value of the goods/services items being
30 purchased on-line, then an upsale takes place. After the validity of the gift voucher has been confirmed the Web site requests at 226 the credit card details of the beneficiary 201 for checking via a conventional payment gateway 228 attached to the Web site. When funds clearance
35 is advised, the receipt 224 is issued to the beneficiary and the voucher is redeemed.

The ability to partially redeem and to redeem as part of a larger purchase, particularly on-line, is a significant advantage of this system. Another important advantage is the ability to turn merchants on and off

5   including within any given program.

The token may take any form that can be identified by the system. For example, it may be a number as discussed above. Alternatively, it may be a barcode associated with a physical item, e.g. a gift voucher or cheque physically

10 printed by the system for redemption.

Figure 4 is a diagram illustrating an embodiment of the present invention for the provision and processing of a value transfer instrument, in this embodiment being a cheque which may be issued and transmitted electronically

15 (or transmitted by conventional means) and which includes a safeguard against fraud which is similar to the safeguard provided in the voucher system discussed above. Fraud in relation to conventional cheques is a problem. Electronic cheques, if anything, are far more open to fraud (hence all

20 the research which has taken place in regards to encryption methods such as digital signatures).

Reference numeral 300 shows a system in accordance with the present invention which includes a database 301 for storing issued cheque details. The system 300 also

25 includes means for issuing a cheque to the beneficiary 302 and a means for associating the cheque with a claim number for that cheque. The claim number is also stored in the database 301. On redemption of the cheque, the system matches the claim number being provided by the entity

30 redeeming the cheque with the stored claim number and only validates and redeems the cheque if the stored claim number and the claim number provided by the redeeming entity (reference numeral 304) correlate. Other claim tokens (eg, value of voucher, password, name of beneficiary) may also be

35 used to enhance security and be cross checked on redemption.

In more detail, a cheque drawer 305 wishing to draw a
cheque for a beneficiary 302, accesses his Internet bank
Web site 306. At the moment there is no facility on
Internet banking Web sites for issuing cheques (because of
5   the fraud problems). In this invention, the Internet Web
site includes a page enabling a drawer to enter cheque
details, e.g. amount, recipient (and e-mail address if the
cheque is to be received by e-mail). Once the details are
entered, the bank debits the drawers 305 account the amount
10   of the cheque. That amount then may be paid into a holding
fund 308. Alternatively, the bank may wait to debit the
account until the cheque has been redeemed by the
beneficiary 302. The cheque information is submitted to
the system 300 (step 309), preferably by way of XML data
15   transmission using DES SSL protocol. The system 300
prepares and issues a cheque 310, and generates a unique
claim number which is stored in the database 301 and
provided to the beneficiary 302 with the cheque. In the
preferred embodiment, the unique claim number is a code
20   which includes 6 alphas and 6 numerics. The claim number
will preferably be generated using a combination of high
standard encryption algorithms.

The cheque may be transmitted over a computer network
to the beneficiaries computing device (e.g. PC, palm pilot,
25   WAP enabled device or downloaded onto SmartCard) or may be
printed and issued by post.

The beneficiary may redeem the cheque by depositing
the cheque in their bank account. This may be done on-line
via the beneficiaries 302 Internet banking site 304. The
30   cheque information is transmitted by the beneficiary to the
Internet site (this may be done by an on-line transmission
of an attachment, for example, or by the beneficiary keying
in the details). The beneficiaries banking system 305
communicates with the system 300 to determine that the
35   cheque is valid (by the system matching the claim code
transmitted from the banking system 305 with the claim code

stored in the database 301). The system redeems the cheque and then communicates with the banking system 306 so that the funds can be paid into the beneficiaries 302 bank account. The bank then preferably debits the holding

5 account.

The system of this embodiment of the present invention thus promotes complete on-line banking. A user of the system need not send the credit card details to a person they wish to pay money to. They can send them a one-off

10 value cheque. The risk of fraud is low because of the validity cheque.

Note that with this system, multiple order and redemption pathways may be implemented, as with the system of figures 1 to 3.

15 Referring to figure 5, a system for facilitating the provision and redemption of third party loyalty units in accordance with an embodiment of the present invention will now be described.

Loyalty units, such as frequent flyer points or points

20 that are associated with credit card reward purchases are well known. Redemption of points is usually directly with the issuer or, to a limited extent, with co-affiliates in a scheme. Where there are co-affiliates in a scheme, it is difficult to track points transactions. The redemption

25 process is generally inefficient and lengthy.

Referring to figure 5, a system in accordance with the present invention 400 includes a database 401 which is arranged to store details of a loyalty points member, information on the loyalty points owned by the member, and

30 also preferably a claim token(s) associated with a member membership.

The system 400 includes an interface 402 with a loyalty units provider database and system 403 using secure data transmission systems. The loyalty units provider may

35 therefore real-time update the database 401 with

information on units owned by a user 404, and vice versa
(the system 400 may update the loyalty units system 403).

The system 400 interfaces with goods/services
providers in a similar manner as described in figures 1 to
5   3, so that a user 404 can redeem their points by a number
of ways.

Going on-line to a "points site" which may be central
to all points providers or localised and licensed to a
points providers web-site and on-line redeeming their
10   points. The existence of the points is validated by
accessing the system providing the users membership number
and comparing it with the membership number stored in the
database 401. Once the points have been redeemed for
purchase, the loyalty units provider database is updated
15   via the interface 402.

Points can also be redeemed off-line by attending at a
merchant, the merchant being able to access the system 400
for validation of the points by any of the methods which
are disclosed in relation to figure 3. Similarly, the
20   points may be redeemed on-line in a similar manner as
described in relation to fit the on-line redemption of
figure 2.

A voucher may be issued to the value of the points,
and this may be an email voucher, as discussed above in
25   relation to the above other aspects of the present
invention. This voucher may act as the loyalty units
instrument. A customer may request a voucher to be issued
to a desired number of points. The voucher may designate a
particular merchant for redemption. The token may be unique
30   for each voucher issued. Other tokens (eg, value of points,
name of beneficiary, etc.) may also be required and stored
in the system database.

In an alternative embodiment the voucher may not be
required and the loyalty units instrument may comprise the
35   token alone to be matched with the stored token and confirm
that a designated number of points (eg designated by the

beneficiary at point of sale) should be debited from the account.

Note that multiple redemption and order pathways may be applied in the above system, as with the system of figures 1 to 3.

In the above, references to the Internet should be taken to include any public access network, or Intranet, and the present invention is not limited for operation with the Internet only.

It will be appreciated by persons skilled in the art that numerous variations and/or modifications may be made to the invention as shown in the specific embodiments without departing from the spirit or scope of the invention as broadly described. The present embodiments are, therefore, to be considered in all respects as illustrative and not restrictive.

THE CLAIMS DEFINING THE INVENTION ARE AS FOLLOWS:

1. A method for facilitating the issuing and
redemption of goods/services vouchers, comprising the steps
5   of, for issuance of the goods/services voucher;
issuing the goods/services voucher:
generating a token associated with the goods/services
vouchers;
storing the token in the system database, and
10   for redemption of the goods/services voucher:
requiring the provision of a token, comparing a provided
token with the token stored in the database, and, if the
tokens match designating the voucher as redeemed.

2. A method in accordance with claim 1, further
15   comprising the step of delivering the goods/services
voucher to a designated beneficiary over a computer
network.

3. A method in accordance with claim 2, wherein the
step of delivering the goods/services voucher to the
20   designated beneficiary comprises the step of delivering the
goods/services voucher by e-mail.

4. A method in accordance with any one of claims 1,
2 or 3, comprising the further step of receiving a customer
order for issuing of a goods/services voucher to a
25   designated beneficiary, before issuance of the
goods/services voucher, and issuing the goods/services
voucher for the designated beneficiary.

5. A method in accordance with claim 4, the method
enabling receipt of the customer order by any one of a
30   plurality of pathways.

6. A method in accordance with claim 4 or claim 5,
wherein the step of receiving the customer order includes
receiving the order via a system web site.

7. A method in accordance with any one of claims 4,
35   5 or 6 wherein the step of receiving customer order

includes receiving the order via a subscribing
goods/services provider web site.

         8.   A method in accordance with any one of claims 4
to 7, wherein the step of receiving the customer order
5   includes receiving the order via a portal web site
servicing the plurality of subscribing goods/service
providers.

         9.   A method in accordance with any one of claims 4
to 8, wherein the step of receiving the customer order
10   includes the step of receiving the customer order from a
physical retailer location where the customer is in
attendance.

         10.   A method in accordance with claim 9, wherein the
customer order is received over a computer network.

15   11.   A method in accordance with claim 4 or claim 5,
wherein the customer is a provider of a promotion and
wishes goods/services items to be issued to a plurality of
designated beneficiaries and wherein the step of receiving
the order includes receiving order information from the
20   customer designating details of the plurality of
beneficiaries.

         12.   A method in accordance with claim 11, wherein the
order information is received over a computer network as a
data file.

25   13.   A method in accordance with any one of claims 4
to 12, comprising the further step of receiving payment
information from the customer and of carrying out a check
to determine the validity of the payment information.

         14.   A method in accordance with any one of the
30   preceding claims, comprising the further step of receiving
redemption information, the redemption information
including the provided token, before redeeming the
goods/services voucher.

         15.   A method in accordance with claim 14, the method
35   enabling receipt of the redemption information by any one
of a plurality of pathways.

16.   A method in accordance with claim 14 or claim 15, wherein the step of receiving the redemption information includes receiving the redemption information via interactive voice response.

5   17.   A method in accordance with any one of claims 14, 15 or 16, wherein the step of receiving the redemption information includes receiving the redemption information via a web interface.

18.   A method in accordance with any one of claims 14
10   to 17, wherein the step of receiving the redemption information includes the step of receiving the redemption information via an interface with an electronic funds transfer network utilised by a payment transaction system.

19.   A method in accordance with any one of claims 16,
15   17 or 18, wherein the redemption information is received from a goods/service provider physical location.

20.   A method in accordance with any one of claims 14 to 19, wherein the step of receiving the redemption information includes the step of receiving the redemption
20   information from an on-line E Commerce system of a goods/services provider.

21.   A method in accordance with claim 20, wherein a beneficiary has provided the information to the on-line E Commerce system by way of entering or forwarding the
25   information to the goods/services providers web site in exchange for goods/services.

22.   A method in accordance with any one of the preceding claims, comprising the step of redeeming the goods/services voucher for only a portion of its value.

30   23.   A method in accordance with claim 22, comprising the step of storing a remaining value of the partially redeemed goods/services voucher in the system database for later redemption.

24.   A method in accordance with any one of the
35   preceding claims, wherein the step of issuing the goods/services voucher includes the step of designating the

goods/services voucher for redemption in exchange for goods/services of one of a plurality of available subscribing goods/services providers.

25. A method in accordance with claim 24, wherein the step of issuing the goods/services voucher includes the step of generating a voucher image associated with the goods/services voucher, the voucher image to be delivered to a beneficiary with the goods/services voucher.

26. A method in accordance with claim 25, wherein a different image is associated with each of the plurality of available subscribing goods/services providers.

27. A method in accordance with claims 25 or 26, including the step of producing the voucher image from voucher image data stored in the system database.

28. A method in accordance with any one of claims 25, 26 or 27, comprising the step of delivering the voucher image to a designated beneficiary over a computer network.

29. A method in accordance with claim 28, comprising the step of delivering the voucher image as an e-mail attachment.

30. In accordance with claim 1, wherein the step of issuing the goods/services voucher includes transmitting goods/services voucher over a computer network to a beneficiary, and wherein the step of redeeming the goods/services voucher, includes the step of transmitting the voucher to an E Commerce web site.

31. A goods/services voucher use with the method of any one of the preceding claims.

32. A method of issuing the voucher of claim 31 comprising the steps of transmitting the voucher to a computing device of a beneficiary.

33. A method of redeeming a goods/services voucher in accordance with claim 31, comprising the step of transmitting voucher information from an E Commerce web site to a redemption system.

34. A system for facilitating the issuing and
redemption of goods/services vouchers, comprising a
computing system arranged to issue a goods/services
voucher, generate a token associated with the
5   goods/services voucher for storage in a system database,
receiving means for receiving a token, a means for
comparing the received token with the stored token and, if
the tokens match, designating the voucher as redeemed.

35. A system for the provision and processing of a
10 value transfer instrument, the system including means for
issuing a value transfer instrument, including a claim
token associated with the value transfer instrument,
database means storing the claim token, and redemption
means for receiving the claim token, comparing it to the
15 stored claim token to locate a matching claim token, and
redeeming the associated value transfer instrument.

36. A system in accordance with claim 35, wherein the
value transfer instrument operates as an account cheque for
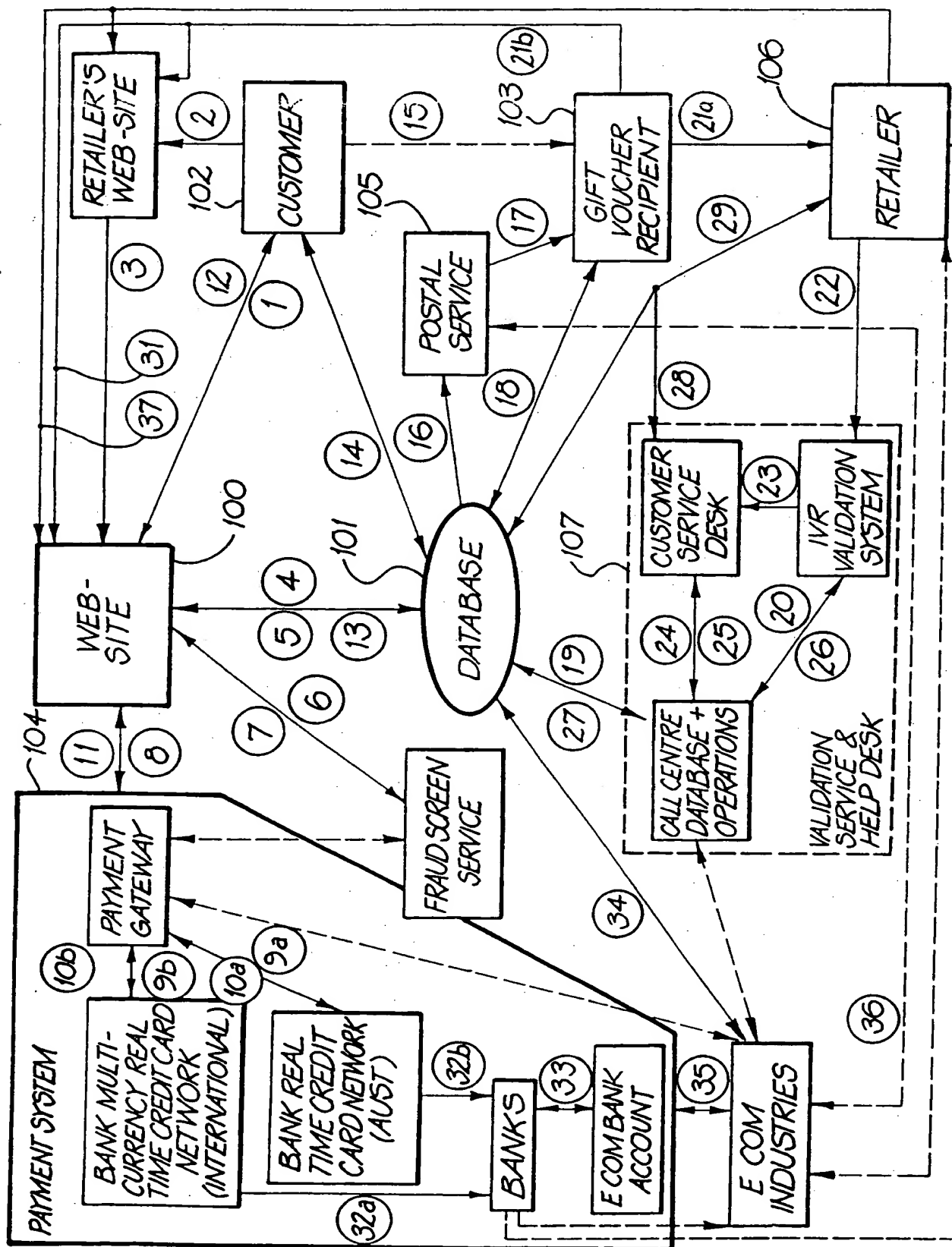a bank or similar institution account.

20 37. A system in accordance with claim 35 or 36,
including means for transmitting the value transfer
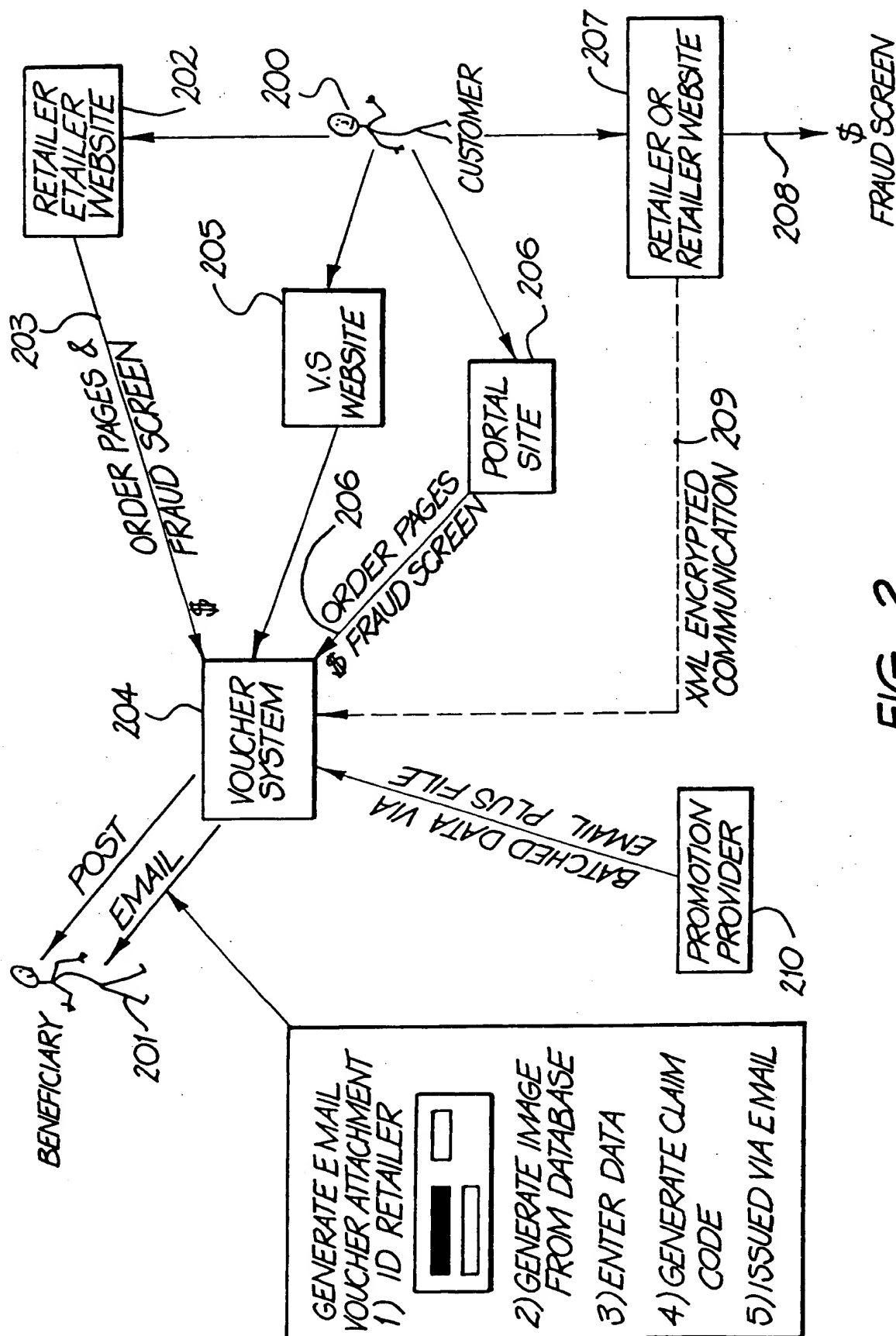instrument to a beneficiary over a computer network.

38. A system in accordance with any one of claims 35,
36 or 37, a system including a link to a bank computing
25 system, wherein the bank system is arranged to advise the
system via the link when to issue the value transfer
instrument.

39. A system in accordance with any one of claims 35
to 38, further including a link to a redeeming bank system,
30 wherein upon redemption the redeeming bank is arranged to
provide the claim code to the system via the link.

40. A system for facilitating the provision and
redemption of third party loyalty units, comprising a
database storing information on loyalty members and loyalty
35 units associated with each loyalty member, a means for
generating a loyalty units instrument and a loyalty token

associated with the loyalty units instrument, and
redemption means for redeeming the loyalty units
instrument, the redemption means being arranged to compare
the loyalty token associated with the loyalty units
5   instrument and the stored loyalty token and redeem the
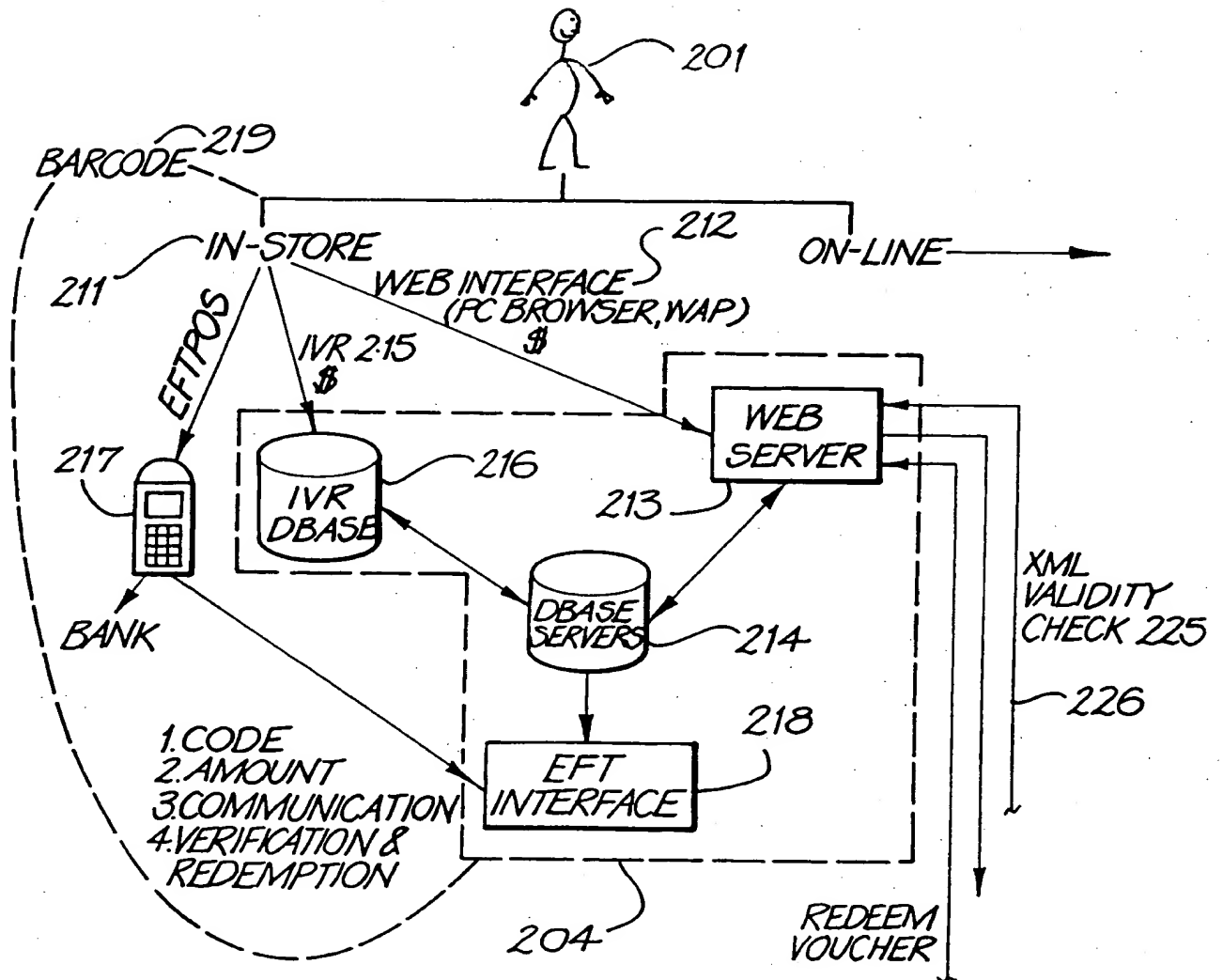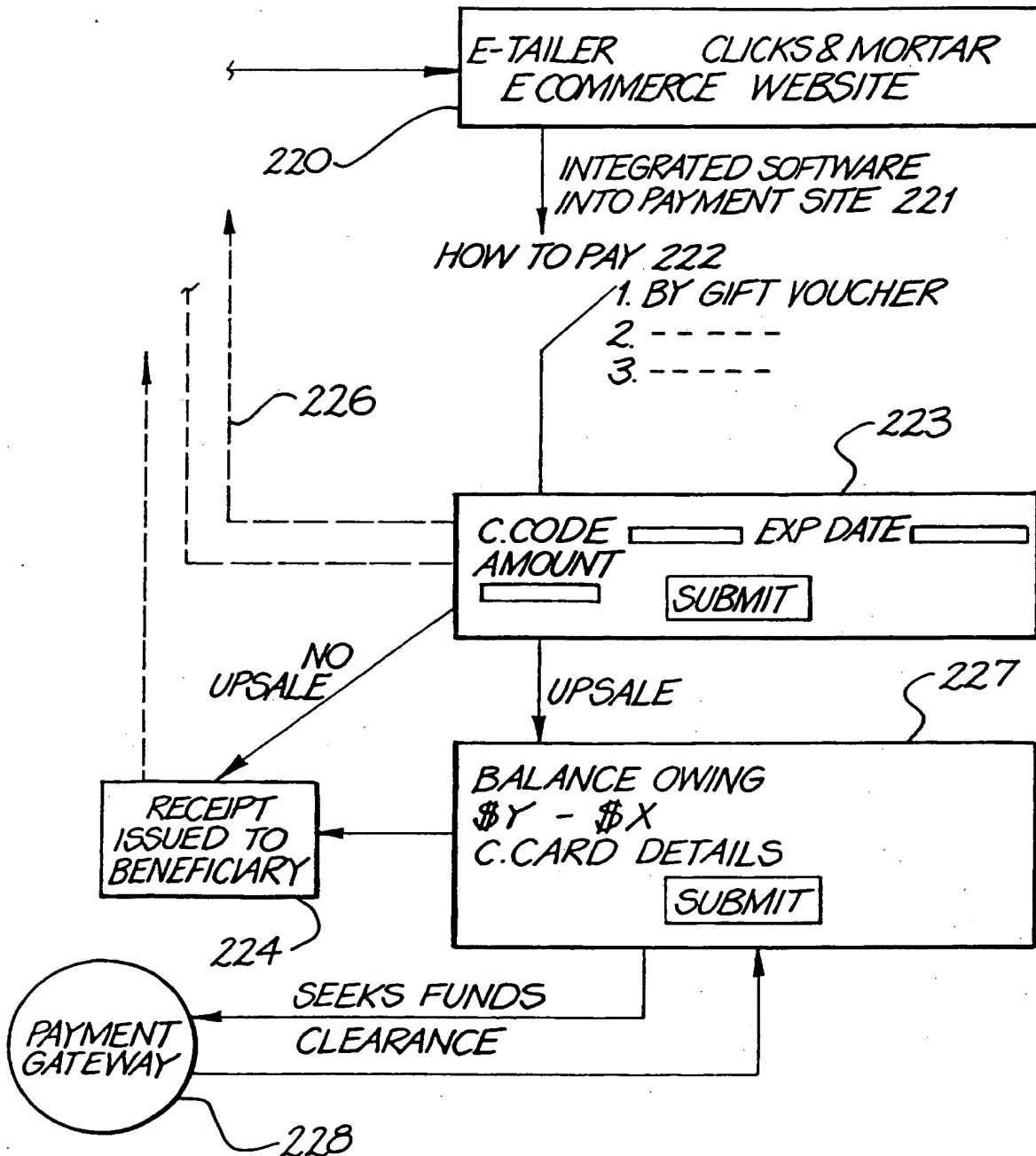loyalty units instrument if the comparison is a match.

FIG. 1

FIG. 2

GENERATE E MAIL
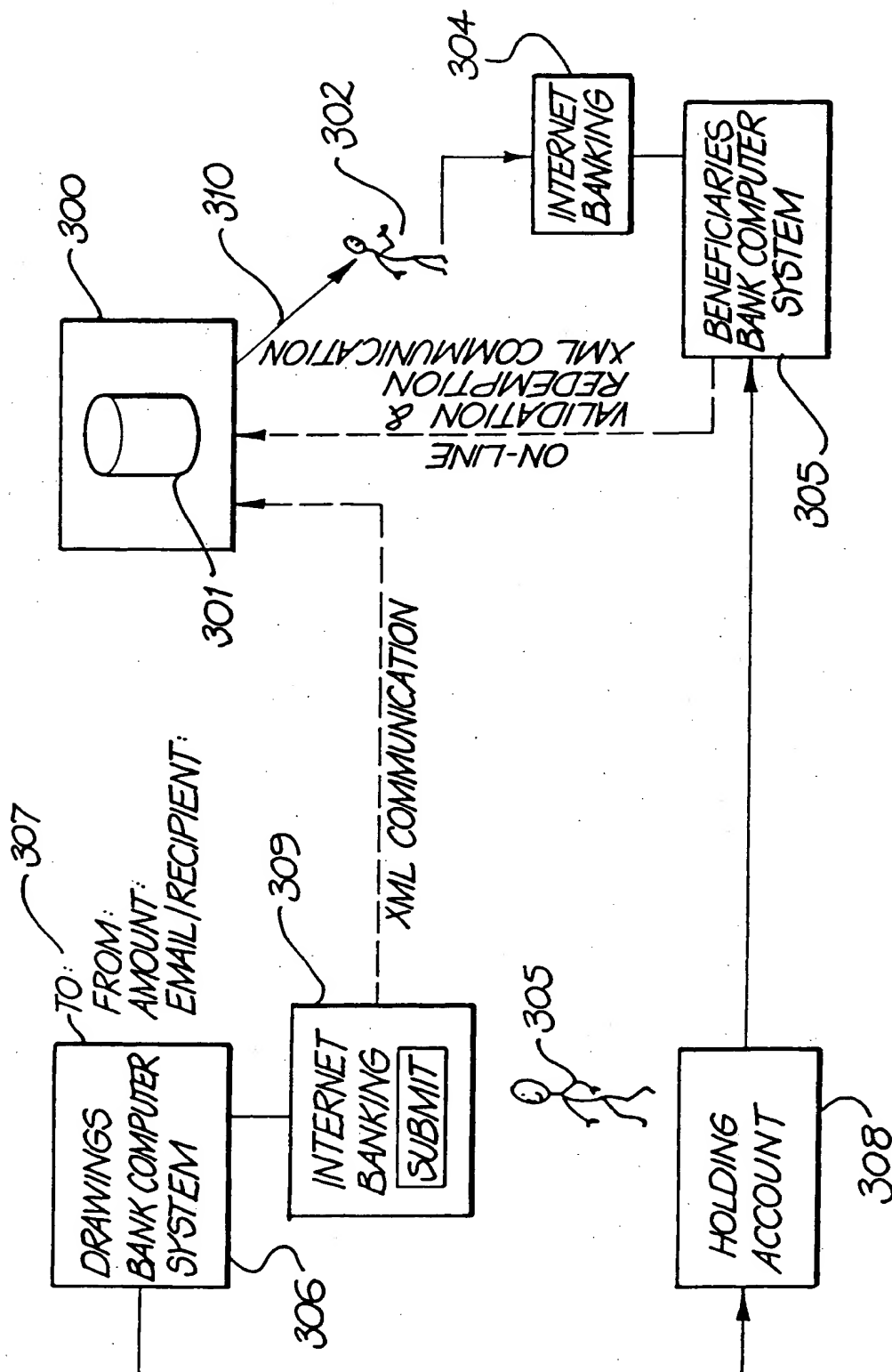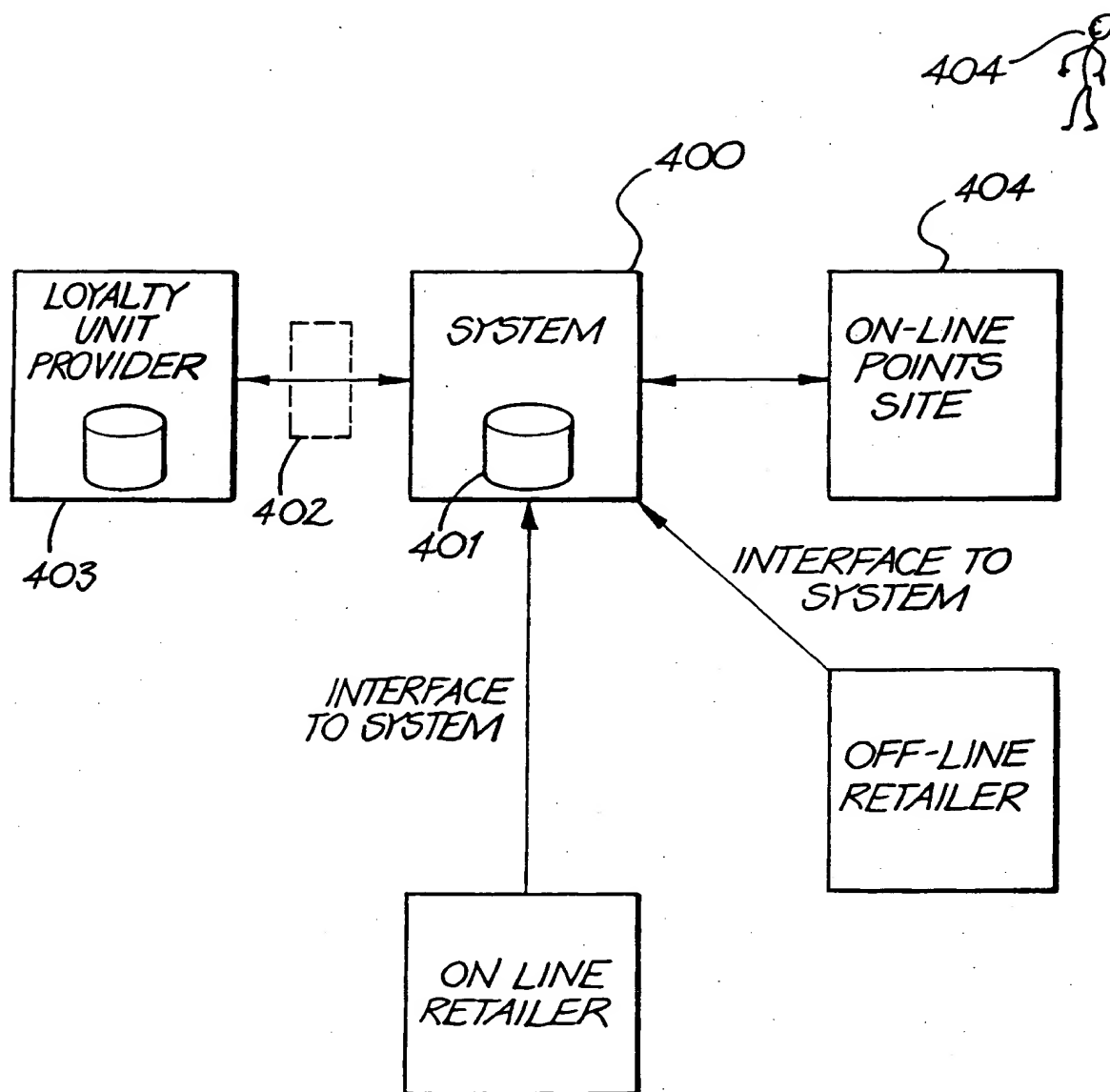VOUCHER ATTACHMENT
1) ID RETAILER
2) GENERATE IMAGE
FROM DATABASE
3) ENTER DATA
4) GENERATE CLAIM
CODE
5) ISSUED VIA E MAIL

FIG. 3

E-TAILER   CLICKS & MORTAR
E COMMERCE WEBSITE

220

INTEGRATED SOFTWARE
INTO PAYMENT SITE 221

HOW TO PAY 222

1. BY GIFT VOUCHER
2. - - - - - -
3. - - - - - -

226

223

C.CODE ⬜ EXP DATE ⬜
AMOUNT
⬜ SUBMIT

NO
UPSALE

UPSALE

227

RECEIPT
ISSUED TO
BENEFICIARY

BALANCE OWING
$Y - $X
C.CARD DETAILS
SUBMIT

224

PAYMENT
GATEWAY

SEEKS FUNDS
CLEARANCE

228

FIG. 3 (CONTINUED)

BNSDOCID: <WO   0116813A1 I >

FIG. 4

FIG. 5

A.	CLASSIFICATION OF SUBJECT MATTER

Int. Cl.[7]:   G06F 17/60

According to International Patent Classification (IPC) or to both national classification and IPC

B.	FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
IPC: AS ABOVE

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
WPAT (+commerc+, token, voucher, redeem+)

C.	DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
P,X	WO 00/16227 (Amazon.com) 23 March 2000 Whole document	1-3,34,35
X	WO 99/30256 (IBM Corp.) 17 June 1999 Whole document	1,2,14,15,17-20,31,33-35
Y		36,40
X	US 5 999 625 (Bellare et al.) 7 December 1999	35
Y	Abstract,figures	36

[X]	Further documents are listed in the continuation of Box C	[X]	See patent family annex

*	Special categories of cited documents:	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A"	document defining the general state of the art which is not considered to be of particular relevance		
"E"	earlier application or patent but published on or after the international filing date	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"O"	document referring to an oral disclosure, use, exhibition or other means		
"P"	document published prior to the international filing date but later than the priority date claimed	"&"	document member of the same patent family

Date of the actual completion of the international search	Date of mailing of th-- --- — 8 NOV 2000
26 October 2000	

Name and mailing address of the ISA/AU	Authorized officer
AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaustralia.gov.au Facsimile No. (02) 6285 3929	DALE E. SIVER Telephone No : (02) 6283 2196

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5 839 119 (Krsul et al.) 17 November 1998	35
Y	Abstract, claims	1,34
Y	WO 97/03423 (Digital Equipment Corporation) 30 January 1997 Abstract, page 9, line 25 to page 10, line 2	40
A	WO 99/52055 (Netvalue Inc.) 14 October 1999 Abstract, figures	1,34
A	WO 96/38801 (American Express TRS) 5 December 1996 Abstract, figures	16,35,36

C (Continuation). **DOCUMENTS CONSIDERED TO BE RELEVANT**

This Annex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

Patent Document Cited in Search Report				Patent Family Member					
WO	2000/16227	AU	62449/99						
WO	99/30256	NO	MEMBERS						
US	5999625	JP	10240848						
US	5839119	EP	833285	JP	10143591				
WO	97/03423	BR	9606450	EP	796480	IL	117195		
		JP	9510814	US	5802497				
WO	99/52055	AU	69551/98						
WO	96/38801	AT	185208	AU	61518/96	CA	2222749		
		DE	69604495	EP	836727	ES	2139359		
		GR	3032178	JP	11506558				

END OF ANNEX

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